

Fill in this information to identify the case:

Debtor 1 Cheryl Ann Taylor

Debtor 2 Aaron D Taylor

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PennsylvaniaCase number 18-04117**Official Form 410****Proof of Claim**

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	J.P. Morgan Mortgage Acquisition Corp. Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. From whom? <u>Bayview Loan Servicing LLC</u>	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? Rushmore Loan Management Services, LLC Name PO Box 55004 Number Street Irvine, CA 92619 City State Zip Code Contact phone <u>888-504-6700</u> Contact email Uniform claim identifier for electronic payments in chapter 13 (if you use one):	Where should payments to the creditor be sent? (if different) Rushmore Loan Management Services, LLC Name PO Box 52708 Number Street Irvine, CA 92619 City State Zip Code Contact phone <u>888-504-6700</u> Contact email
4. Does this claim amend one already filed?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Claim number on court claims registry (if known) <u>14-2</u> Filed On <u>10/17/2019</u> MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing?	

Part 2: Give Information About the Claim as of Date the Case Was Filed

6. Do you have any number you used to identify the debtor?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>0694</u></div></div>
7. How much is this claim?	<div style="display: flex; justify-content: space-between; align-items: flex-start;"><div style="width: 45%;">\$ <u>375,302.29</u></div><div style="width: 50%;">Does this amount include interest or other changes? <div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses or other charges required by Bankruptcy Rule 3001(c)(2)(A).</div></div></div></div>
8. What is the basis of this claim?	<p>Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.</p> <p><u>Money Loaned. Mortgage loan modified post-petition.</u></p>
9. Is all or part of the claim secured?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property.</div><div>Nature of property: <div style="margin-bottom: 10px;"><input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>.</div><div style="margin-bottom: 10px;"><input type="checkbox"/> Motor vehicle</div><div><input type="checkbox"/> Other. Describe: _____</div></div></div> <div style="margin-top: 20px;">Basis for Perfection: <u>10277 Fish and Game Rd., Waynesboro, PA 17268</u> <small>Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)</small></div> <div style="margin-top: 20px;">Value of property: \$ _____ Amount of the claim that is secured: \$ <u>375,302.29</u> <div style="text-align: right; margin-top: 10px;">(The sum of the secured and unsecured amounts should match the amount in line 7.)</div>Amount of the claim that is unsecured: \$ _____</div> <div style="margin-top: 20px;">Amount necessary to cure any default as of the date of the petition: \$ <u>0.00</u></div> <div style="margin-top: 20px;">Annual Interest Rate (when case was filed) <u>5.00</u> % <div style="margin-top: 10px;"><input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable</div></div>
10. Is this claim based on a lease?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____</div></div>
11. Is this subject to a right of setoff?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____</div></div>

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check one:

- ☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
- ☐ Up to \$3,025* of deposits toward purchase, lease, or a rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).
- ☐ Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).
- ☐ Taxes or penalties owed to government units. 11 U.S.C. § 507(a)(8).
- ☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).
- ☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

* Amount are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date is FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01/04/2021
MM / DD / YYYY

/s/ Chandra M. Arkema

Signature

Print the name of the person who is completing and signing this claim:

Name	Chandra M. Arkema	Bar No.: 203437
	First name	Middle name Last name
Title	Bankruptcy Attorney	
Company	RICHARD M. SQUIRE & ASSOCIATES, LLC	
	Identify the corporate servicer as the company if the authorized agent is a servicer.	
Address	115 West Avenue, Suite 104,	
	Number	Street
	Jenkintown, PA 19046	
	City	State Zip Code
Contact phone	(215) 886-8790	Email carkema@squirelaw.com